

NEW JERSEY INFRASTRUCTURE BANK

PRIVACY NOTICE

The notices apply to all web sites of the New Jersey Infrastructure Bank (I-Bank) including but not limited to NJIB.gov, H2Loan.com, and I-BANK's Social Media websites, such as Facebook, Twitter, and Instagram (hereafter "I-BANK Websites"). You should also be aware that the I-Bank has a Conditions of Use Notice located under the "Terms and Privacy" section of our website at www.njib.gov.

Thank you for visiting the I-BANK web site and reviewing our Privacy Notice. This statement addresses collection, use and security of, and access to, information that may be obtained through the use of the I-BANK web site. This notice covers the following topics:

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Section A. Information Collected and How it is Used

INFORMATION COLLECTED AND STORED AUTOMATICALLY

If you do nothing during your visit but browse through the web site, read pages, or download information, we may gather and store certain information about your visit automatically. This information does not identify you personally. We automatically collect and store only the following information about your visit:

1. The Internet domain (for example, "xcompany.com" if you use a private Internet access account, or "yourschool.edu" if you connect from a university's domain) and IP address (an IP address is a number that is automatically assigned to your computer whenever you are surfing the Web) from which you access our web site;
2. The type of browser and operating system used to access our site;
3. The date and time you access our site;
4. The pages you visit; and
5. If you linked to the New Jersey web site from another web site, the address of that web site.

We use this information to help us make our site more useful to visitors - to learn about the number of visitors to our site and the types of technology our visitors use. We do not track information about individuals and their visits.

We do not record information about individuals or their visits with the exception of visitors who voluntarily submit such information in (i) online forms or document uploads to a I-BANK Website or (ii) through email to the trust, its officers, employees or agents

IF YOU SEND US PERSONAL INFORMATION

If you choose to provide us with personal or business information -- as in an e-mail to the Executive Director or someone else, utilizing an online application, or by filling out a form with your personal information and submitting it to us through our web site -- we use that information to respond to your message, to help us get you the information you have requested, or to complete your transaction. We only share the information you give us with another government agency if your inquiry relates to that agency, or as otherwise required by law. Moreover, we do not create individual profiles with the information you provide or give it to any private organizations. The I-BANK does not collect information for commercial marketing.

IF YOU SUBMIT A TRANSACTION TO US THROUGH AN ONLINE APPLICATION

The I-BANK provides a growing number of online applications for programs such as H2LOans, for the issuance of clean and drinking water infrastructure loans. When used, these applications ask for personally identifying information, including but not limited to names, addresses, telephone and fax numbers, e-mail addresses, and FEID numbers. This information is used to process your submission and may be incorporated into one or more I-BANK computer systems. For some applications, information may be transmitted to other appropriate New Jersey State agency computer systems. All personal information provided through the I-BANK's online applications is encrypted, or scrambled, so that it cannot be intercepted by a third party in transit. All of I-BANK's servers lay behind firewalls to prevent unauthorized access to sensitive information. Please note that your browser settings may need to be set to accept cookies in order to access our online applications. If an application uses cookies, the cookies contain information about the web page and session number only.

Section B. Personal Information and Choice

You may choose whether to provide personal information on-line. "Personal information" is information about a natural person that is readily identifiable to that specific individual. Personal information includes such things as an individual's name, address, and phone number. A domain name or Internet protocol address is not considered personal information. We collect no personal information about you unless you voluntarily provide it to us by sending us e-mail, participating in a survey or completing an on-line form. You may choose not to contact us by e-mail, participate in a survey, or provide any personal information using an online form. Your choice to not participate in these activities will not impair your ability to browse the I-BANK web site and read or download any information provided on the site.

PRIVACY WARNING

E-mail is not a secure medium. Personal information sent via the Internet can be intercepted. You may, therefore, wish to reconsider the advisability of sending messages that contain sensitive, personal information to this Internet address. The I-BANK does not plan to divulge information collected or information disclosed voluntarily, but may be required to do so pursuant to a request under the Right to Know law, the common law Right to Know, other State or Federal law or pursuant to court order. If you believe that your personal information is being used for a purpose other than what was intended when submitted, you may contact the Webmaster as shown in the Contact Information Section of this statement.

Section C. Public Access to Information

In the State of New Jersey, laws exist to ensure that government is open and that the public has a right to access appropriate records and information possessed by state government. At the same time, there are exceptions to the public's right to access public records that serve various needs including the privacy of individuals. Exceptions are provided by both state and federal laws. Much of the information collected by the I-BANK in the course of business is determined to be public or private by law. All the information collected at this site becomes public records that may be subject to inspection and copying by members of the public, unless an exemption in law exists. If you would like to request public information please submit the form located under the "Open Public Records Request (OPRA)" section of our website at www.njib.gov.

Section D. Cookies

The I-BANK uses cookies to customize and enhance your browsing experience. Cookies are simple text files stored on your computer by Internet web sites to help identify users and enhance customer service. Cookies created by using a I-BANK Web Site do not contain personally identifying information. The cookie feature is used only to store a randomly generated identifying tag on your computer and does not compromise your privacy or security. You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is set. (Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences.) To access I-BANK online applications, however, you may be required to set your browser to accept cookies.

Section E. Security

The I-BANK has taken several steps to safeguard the integrity of its data and prevent unauthorized access to information maintained. These measures are designed and intended to prevent corruption of data, block unknown or unauthorized access to our systems and information, and to provide reasonable protection of private information in our possession.

Section F. Disclaimer

The I-BANK web site and materials may contain hypertext or links to other Internet computer sites, both in and outside of State government, which are not owned, operated, controlled or reviewed by I-BANK. These links are provided solely as a courtesy and convenience to you, the visitor. When you link to one of these sites, you are no longer on the I-BANK web site and this Privacy Notice will not apply. When you link to another web site, you are subject to the privacy policy of that new site. The I-BANK, officers or employees exercise no control over the organizations, views, accuracy, copyright or trademark compliance or the legality of the material contained on those servers and do not sponsor, endorse, or approve the information, content, products, materials, opinions or services contained on such external sites. The visitor proceeds to these external sites at their own risk. The I-BANK specifically disclaims any and all liability from damages which may result from the accessing of a third party site which is linked to the I-BANK web site, or from reliance upon any such information.

Section G. Contact Information

You may contact the I-BANK as follows: To offer comments about the I-BANK web site or about the information presented in this Privacy Notice Contact:

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